



# **WILDFIRE RESOURCE GUIDE**

**BIPARTISAN WILDFIRE CAUCUS**

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## Letter from Caucus Co-chairs Joe Neguse and John Curtis

Dear friends,

We Westerners are no strangers to wildfires. In recent years, however, our fire seasons have grown longer, and fires are burning larger areas with more intensity. We created the Bipartisan Wildfire Caucus to ensure that we are working collaboratively on solutions to these challenges.

In the event that your home, family, or community are threatened by wildfire, we want to ensure that you have the resources you need. We developed this guide to provide you with useful information about how to prepare for and recover from wildfires.

Moreover, our offices, and those of our fellow Bipartisan Wildfire Caucus members, are here to help. If you lose important federal documents, such as Social Security cards or passports, your Representative can help you. If you need information about evacuations or resources, they can help with that, too. If you have questions about how to make a plan to evacuate, how to access your mail, or how to vote, just call. If your Representative and their staff are not able to assist you directly, they will get you in contact with the people who can.

Thank you once again to all the first responders and volunteers at the front lines of these fires for working day and night to keep everyone safe. We will get through this together.

Stay safe, stay healthy, and stay hopeful,

Joe Neguse  
Bipartisan Wildfire Caucus Co-Chair  
Member of Congress

John R. Curtis  
Bipartisan Wildfire Caucus Co-Chair  
Member of Congress

# Summary of Assistance

## *Quick Access to Resources*

**Immediate Needs:** The best place to find the most up-to-date information about evacuations, credentials, and resources is through your local county emergency management's office.

**Emergency Shelter:** Locate options by zip code by visiting the [American Red Cross](#), [Salvation Army](#), or by texting SHELTER and your zip code (for example, "SHELTER 01234") to 4FEMA (43362). Standard text message rates apply. You can also download the [FEMA Mobile App](#) to find open shelters.

Para Español, envía un mensaje de texto con REFUGIO y tu código postal a 4FEMA (43362).

**Assistance with Federal Agencies:** My staff and I are here to help! We can assist with any federal agency, help you replace lost documents, and simply help point you in the right direction for resources. Contact one of our district offices to see if we can be of assistance.

## Staying Safe and Being Prepared

Our hope is that you and your loved ones are safe. Wildfires can be unpredictable and change at a moment's notice. If you have a wildfire in your area, please follow the local evacuation orders and please stay prepared.

## *Making a Plan*

### **Creating an Evacuation Plan**

We know that making a plan is not always possible due to rapid changes in wind and other conditions. But if you think your area could be susceptible to wildfires, please make a plan ahead of time.

- ☐ Learn your local community's evacuation plan.
- ☐ Ask friends or family members outside of your area if you can stay with them.
  - ☐ Be mindful of current public health guidelines relating to COVID-19
- ☐ If you have a disability, make a plan with family members and care providers.
- ☐ Check with your county emergency management office to find out what shelters are open in case you need to evacuate your home. Follow guidance from local public health and emergency management officials on when and where to shelter.
- ☐ If you have pets, find out which shelters allow animals and up to what size. If you plan to take your pet with you, bring their medications.
- ☐ Find out which sites are sheltering larger barnyard animals if applicable.
- ☐ Pack a "go bag" (see list below).
- ☐ Place all important documentation in a fireproof safe.
- ☐ Withdraw cash in case the power goes out.



## Pre-Evacuation Steps

If you are able to take a couple steps to prepare before evacuating, here is a list of items to take into consideration:

- ☐ Close all windows and doors. Remove all flammable window shades and curtains. Close metal shutters.
- ☐ Move flammable furniture to the middle of the room, away from doors and windows.
- ☐ Shut off gas at the meter. Turn off pilot lights and air conditioning systems.
- ☐ Gather flammable items from outside of the house (patio furniture) and bring them inside.
- ☐ Turn off all propane tanks and move appliances away from structures. Do not leave sprinklers or water running.
- ☐ Back your car into the driveway and ensure all its windows and doors are closed. Ensure your emergency kit is in the vehicle.
  - ☐ Have a full tank of gas.

## What to Bring

It is suggested to pack a 3-day supply of items that are ready to go in case of an evacuation (a “go bag”). Have these items ready to go either in your car or by the door:

- ☐ Medications
- ☐ Personal hygiene items
- ☐ On-the-go disinfectant supplies
- ☐ Baby supplies, if applicable
- ☐ Pet supplies and medications, if applicable
- ☐ Cell phones with chargers and portable power bank if available
- ☐ N95 or KN95 masks (cloth and surgical masks do not protect from wildfire smoke)
- ☐ Family and emergency contact information
- ☐ Important personal documents (social security card, car registration, passport, birth certificate)

## *How to Stay Safe Evacuating During COVID-19*

As the country continues to battle the COVID-19 pandemic, it is crucial to take into consideration the health and safety of those you could be sheltering with as well as yourself. Be sure to wash your hands when possible (and use 60% alcohol hand sanitizer when not), avoid touching high-contact surfaces, and do not share food or drinks with other people. If you are not fully vaccinated, practice social distancing (6 feet from other people outside of your household) and wear a mask over your nose and mouth. Regardless of your vaccination status, follow all instructions from local officials about COVID-19 precautions in public shelters.

For other health and safety guidelines from the CDC around COVID-19, please visit [here](#).

## *Wildfire Smoke*

Wildfire smoke is a mixture of air pollutants that can irritate the lungs, cause inflammation, and alter immune function. It can also increase susceptibility to respiratory infections, like COVID-19.

People who are particularly vulnerable to wildfire smoke exposures are:

- Children under the age of 18
- Adults over the age of 65
- Pregnant women
- People with chronic health conditions such as heart or lung disease, including asthma and diabetes
- People recovering from COVID-19.

Use the [Air Quality Index \(AQI\)](#) to check the air quality in your area. If wildfire smoke is affecting the air quality, wearing an N95 or KN95 mask can help protect you. It is important that there is a tight seal around the nose and mouth. Using a cloth mask over an N95 mask can help ensure a tighter seal. There are no N95 or KN95 masks approved for use by children, so the CDC recommends keeping kids indoors as much as possible during a wildfire smoke event.

If it is still safe to stay at your home, creating a “clean air room” can also reduce your exposure to wildfire smoke. The EPA has helpful instructions on how to do so [here](#).

For more information on protecting yourself from wildfire smoke, [visit the CDC website](#).

### *Insurance Information and Tips*

During Colorado’s historic wildfires in 2020, the Colorado Division of Insurance (DOI) and the Rocky Mountain Insurance Association (RMIA) shared insurance advice on evacuations, filing claims, and financial preparedness. On top of the practical tips below, here are three key reminders, whether you have been evacuated, are under a pre-evacuation alert, or have already suffered some kind of loss due to a wildfire.

- **Know your policy** - If you don't have a copy of your policy, contact your agent or company and request it.
- **Keep your receipts** - If you are evacuated or displaced for a period of time, be sure to keep copies of all restaurant, hotel, and other living expenses incurred because you cannot go home.
- **Contact your state insurance agency with concerns and questions** – While claims need to be filed with the insurance companies, your state insurance agency can assist consumers with questions about insurance and the claims process.

### **Insurance Evacuation & Claims Advice**

If you are under a mandatory evacuation order, here's what you need to know about putting safety first, maintaining COVID-19 health precautions, and what to expect from your insurance coverage and claims filing process.

- First and foremost, if you are ordered to evacuate, you need to leave your residence immediately. Listen to orders from local authorities.
- COVID-19 challenges may impact evacuation shelters, lodging availability, and claims handling.

- Contact your insurance agent or company immediately to let them know where you are staying and to help you with coverage or claims questions. They can also help assist you with lodging options.
- Most insurance policies cover additional living expenses if you are under a mandatory evacuation and are unable to live in your house or apartment because of a fire or other covered peril. Most policies will reimburse you the difference between your additional living expenses and your normal living expenses, but policies have set limits on the amount they will pay and may be subject to a deductible. Check with your insurance professional about what coverage you have and keep receipts for expenses that may be reimbursed if you file a claim.
- If you are on pre-evacuation alert, it is critical to have an evacuation plan that includes identifying available lodging options such as family or friends, local hotels, shelter locations, insurance assistance with lodging, and pet shelters.
- Take photos or videos of personal possessions, particularly antiques, artwork or custom/expensive items. Or if you have time, make a more complete home inventory that lists, or has pictures or videos of, the contents of your home or apartment. It's easy to get overwhelmed, but most insurance companies now have apps to help simplify the process. You can add digital photos and scan in receipts, along with your room-by room online inventory. But only do these things if you have plenty of time -- put safety FIRST.

### **Returning Home After the Fire**

- **Don't delay** - Once the danger has passed, if your property has been damaged due to fire and/or smoke, don't wait -- start the claim process by calling your insurance company or agent. Contact the DOI if you need the contact information for your company or agent.
- **Document/mitigate the damage** - If the damage to your home is extensive, start taking photos of the property and documenting what was lost. Protect from further damage by placing tarps on roofs or boarding up windows, but don't begin repairs without contacting your insurance company.
- **Claims Settlement in the Time of COVID-19** - Insurance companies have implemented safety procedures that address COVID-19 concerns to provide virtual property and inspection opportunities whenever possible in the claim settlement process. If an on-site inspection is required, adjusters are trained in proper safety precautions.
  - **Post-Disaster Claims Guide** - Information from the DOI & the National Association of Insurance Commissioners (NAIC)
  - **How to file a property claim** - Information from RMIA
  - **How to file an auto insurance claim** - Information from RMIA
- **Verify public adjusters** - In the aftermath of a disaster like a wildfire, public adjusters may contact you if you have suffered damage to your home. You are not required to hire a public adjuster, but if you do, make sure he or she is licensed and reputable – check references. If possible, hire an adjuster based in your state. Your state insurance agency licenses public adjusters and consumers can call them to verify a license. Public adjusters work on behalf of a consumer and often charge a percentage of the claim amount. The fee is agreed upon in the contract between the public adjuster and the consumer. This cost is not included in the claim amount paid by the insurer.

- **Flood Insurance** - Now is the time to start thinking about flood insurance. Areas affected by wildfires are under a greater threat for flooding and mudslides due to the loss of vegetation, and the threat can last for many years as the area slowly recovers. Find information about flood insurance and the National Flood Insurance Program (NFIP) at [floodsmart.gov](https://floodsmart.gov), or call the NFIP at 800-427-4661.

If you have any questions about insurance - your policy, how things work, how to file a claim or just how to get ahold of your company or agent - contact your state insurance agency.

### *IRS Post-Disaster Scam Tips*

Criminals and scammers often try to take advantage of generous taxpayers who want to help disaster victims. Everyone should be vigilant as these scams often pop up after wildfires.

#### **How the Scams Start**

These disaster scams normally start with unsolicited contact. The scammer contacts their intended victim by telephone, social media, email, or in-person. Scammers also use a variety of tactics to lure information out of people.

#### **Here are some tips to help avoid becoming a victim:**

- Some thieves pretend they are from a charity. Bogus websites use names that are similar to legitimate charities. They do this to trick people into sending money or providing personal financial information.
- Do not give out personal financial information to anyone who solicits a contribution. This includes things like Social Security numbers or credit card and bank account numbers and passwords.
- Scammers even claim to be working for - or on behalf of - the IRS. The thieves say they can help victims file casualty loss claims and get tax refunds.
- Instead, you can call the IRS toll-free disaster assistance line at 866-562-5227. Phone assistants will answer questions about tax relief or disaster-related tax issues.

## **Local Resources**

### *If You Need Emergency Assistance*

**Emergency Medical Assistance:** Please dial 9-1-1.

**Emergency Shelter:** Locate options by zip code by visiting the [American Red Cross](#), [Salvation Army](#), or by texting SHELTER and your zip code (for example, "SHELTER 01234") to 4FEMA (43362). Para Español, envía un mensaje de texto con "REFUGIO" y tu código postal a 4FEMA (43362). Standard text message rates apply. You can also download the [FEMA Mobile App](#) to find open shelters.



**Immediate Needs:** The best place to find the most up-to-date information about evacuations, credentials, and resources is through your local county emergency management's office. The FEMA Helpline (1-800-621-3362 / TTY (800) 462-7585) may be able to provide additional referrals.

### *Post Offices and Receiving Your Mail*

Constituents who have been evacuated should check with their local county for the most up-to-date information, or [check the U.S. Postal Service's website](#).

USPS has been receiving increased notifications of mail theft. If you are a victim of mail theft, please report the incident to your local law enforcement authorities and the United States Postal Inspection Service (USPIS).

## **Disaster Assistance Programs**

### *Federal Emergency Management Agency (FEMA)*

Depending on the severity of the wildfires and the extent of damage caused, the state may request a Major Disaster Declaration from FEMA and the President. This Declaration may include several forms of individual assistance, however the types of assistance activated are dependent on the nature of the disaster and what is needed. Individual assistance can include disaster housing assistance, crisis counseling, legal services, disaster Supplemental Nutrition Assistance Program (SNAP) benefits, grants to cover needs unmet by insurance, and disaster-related unemployment insurance.

If you need assistance, start by registering at <https://www.disasterassistance.gov/> to see if your address has been declared for Individual Assistance. If you have a speech disability or hearing loss and use TTY, call 1-800-462-7585. Para Español: [www.disasterassistance.gov/es](http://www.disasterassistance.gov/es) o llame al 800-621-3362. You can also contact your Representative to determine whether a Major Disaster has been declared for a fire in your area.

Please have the following information available when you call or visit:

- A phone number and a reliable alternative in case FEMA needs to call you back
- Address of the damaged property
- Annual household income
- Social Security number
- Bank account information (or direct deposit information)
- Insurance information (if you have insurance)
- Brief description of damages
- Current mailing address

Government disaster assistance only covers basic needs and usually will not compensate you for your entire loss. If you have insurance, the government may help pay for basic needs not covered under your insurance policy.

## *Small Business Administration (SBA)*

Depending on post-disaster conditions and severity, the SBA can offer low-interest disaster loans. These loans are not just for small businesses. They are available to qualifying businesses of all sizes, private non-profit organizations, homeowners, and renters. SBA disaster loans can be used to repair or replace the following items damaged or destroyed in a declared disaster: real estate, personal property, machinery and equipment, and inventory and business assets.

Learn more online: <https://www.sba.gov/funding-programs/disaster-assistance>

The process to apply for disaster assistance is simple. To qualify, your business or home must be in an affected area as stated by a disaster declaration at [disasterloan.sba.gov](https://disasterloan.sba.gov).

- **Step 1:** Check disaster declarations
  - See if the SBA has issued a disaster declaration in your area
  - *If this hasn't happened yet, check back – it's possible a declaration hasn't been requested yet but will still come*
- **Step 2:** Apply for a disaster loan
  - Loans are available for businesses and homes affected by disaster
- **Step 3:** Check your status
  - Log into your account and check your email for updates

## *United States Department of Agriculture (USDA)*

The USDA has several disaster assistance programs for crop and livestock losses; to rehabilitate farmland, watersheds, and forests; and to provide support for rural businesses and homes. [You can review their disaster resources here.](#)

## *Internal Revenue Service (IRS)*

Special tax law provisions may help taxpayers and businesses recover financially from the impact of a disaster, especially when the federal government declares their location to be a major disaster area. Depending on the circumstances, the IRS may grant additional time to file returns and pay taxes. Both individuals and businesses in a federally declared disaster area can get a faster refund by claiming losses related to the disaster on the tax return for the previous year, usually by filing an amended return.

For more information from the IRS regarding assistance during a disaster, please visit <https://www.irs.gov/businesses/small-businesses-self-employed/disaster-assistance-and-emergency-relief-for-individuals-and-businesses>

## Lost Document Replacement

We understand that when evacuating, especially with short or no notice, you may have left some of your important documentation behind. If you have had any of the following documents destroyed due to wildfires in your area, contact your Representative's district office directly:

- ☐ Social Security card
- ☐ Passport
- ☐ Naturalization card
- ☐ Tax returns
- ☐ Military records

For initial information on lost document replacement, please see the resources below:

Document	Resources to Replace
Birth and Death Certificates	Varies by state; call your Representative's district office for assistance
Lost Green Card	Visit <a href="https://www.uscis.gov/">https://www.uscis.gov/</a> and complete Form I-90, application to replace a permanent resident card, and file it online or by mail. Call 800-375-5283 to check application status.
Driver's License	Varies by state; visit your state's DMV website or call your Representative's district office for assistance
Medicare Cards	Visit <a href="https://www.ssa.gov/benefits/medicare/">https://www.ssa.gov/benefits/medicare/</a> or call 800-772-1213 (TTY) 800-325-0778
Social Security Card	Visit <a href="https://www.ssa.gov/">https://www.ssa.gov/</a> or call 800-772-1213 (TTY) 888-874-7793
Military Records	Visit <a href="https://www.archives.gov/contact">https://www.archives.gov/contact</a> or call 866-272-6272
Passport	Visit <a href="https://travel.state.gov/content/travel.html">https://travel.state.gov/content/travel.html</a> or call 1-877-487-2778 or (TTY) 888-874-7793
U.S. Tax Returns	Visit <a href="https://www.irs.gov/individuals/get-transcript">https://www.irs.gov/individuals/get-transcript</a> or call 800-829-1040